



INDIANA
WORKFORCE
DEVELOPMENT

Unemployment
Insurance

Claimant Handbook

Indiana
Department
Of
Workforce Development

**Unemployment Insurance
Claimant Handbook**

Questions or comments?

Visit www.in.gov/dwd

Call DWD toll-free:

1-800-891-6499

In Marion County: 317-232-7436

For the hearing impaired: 317-232-7560

Debit Cards: 1-888-393-5866

Email: workone@dwd.in.gov

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Introduction

Unemployment Insurance decisions are made without regard to race, color, sex, national origin, religion, age or disability. Contact the Indiana Department of Workforce Development (DWD) or the US Department of Labor (USDOL) if you believe you are the victim of discrimination concerning a claim. Don't risk being disqualified or losing your benefits because you don't understand your rights and responsibilities.

About this Handbook

Read this handbook carefully and completely. The sections in this booklet will help explain certain questions you may have about your rights and responsibilities concerning your Unemployment Insurance (UI) Claim. It provides general information and should not be used as law or as legal advice. Information about special claims, such as those for government employees, ex-service personnel, and NAFTA-TAA, can be obtained online (**www.in.gov/dwd**) or at a local WorkOne Center. The State of Indiana is committed to timely and accurate delivery of benefits.

Who Pays for Unemployment Insurance?

Unemployment Insurance (UI) benefits are paid by employer taxes. No money is deducted from your paycheck or taxes to pay Unemployment Insurance benefits. Under the Federal Unemployment Tax Act of 1939, employers are required to pay taxes that pay for the cost of administering Unemployment Insurance and employment service programs at the state and federal levels.

Online Services

The Indiana Department of Workforce Development (DWD) has made and is continuing to make vast improvements in its online services. The quickest and easiest way for you to file initial and weekly claims is by using the new **Uplink** system online, found at **www.in.gov/dwd** (click on *Job Seekers*). You will also have the answers to your Unemployment Insurance questions and employment services at your fingertips. DWD highly encourages you to visit **www.in.gov/dwd** and take advantage of all that Uplink has to offer.

Introduction (Continued)

Interstate Claimants

The contents of this handbook apply to Indiana claims of those who live in the state or have moved out of Indiana. If you are filing a claim against Indiana from outside the state, please read this information thoroughly. However, if you move to a different state, you must report to an unemployment insurance office in that state to register for work and change your address. If you have any questions concerning your claim, please visit **www.in.gov/dwd** for answers to frequently asked questions. If you do not have internet access or cannot find the answer online, please call our toll-free number **1-800-891-6499**.

Quality Control Audits

DWD conducts random claimant quality control audits. Audits review claimant eligibility, payroll records, and **work search** contacts. If you are selected for an audit, you will be contacted by an auditor for an interview.

Unemployment Insurance Fraud

DWD aggressively pursues any acts of fraud committed against the Unemployment Insurance Program. DWD cooperates with agencies in states surrounding Indiana to check employment and unreported earnings.

You commit fraud when you:

- Knowingly fail to report any earnings received during your waiting period, benefit period or extended benefit period, or
- Hide or falsify any fact that would make you ineligible for benefits or reduce your benefit amount.

What happens if you commit fraud?

- You must repay the benefits you received (plus interest) as a result of the fraud (the overpayment).
- You must pay a penalty *in addition to* the overpayment in an amount of:
 - 25% of the overpayment for the first fraudulent claim.
 - 50% of the overpayment for the second fraudulent claim.
 - 100% of the overpayment for the third fraudulent claim and all fraudulent claims thereafter after.
- You may face a fine and/or a jail term.
- You may also commit mail fraud when committing Unemployment Insurance fraud since US Mail is used to pay benefits.

Failure to repay this money may result in civil legal action.

How Do I File For Benefits?

If you need to:

- File your claim for UI benefits,
- Reapply for benefits after a period of employment, or
- Resume filing after any period of claim inactivity

Do so ***as soon as possible*** as follows:

File Online:

- Go to **www.in.gov/dwd** (Click on *Job Seekers*).
- Follow the instructions given for filing a claim.

File In-Person:

- Go to your nearest WorkOne Center.
- You will be assisted in filing a claim for benefits and registering for work.

Waiting Period:

A one week waiting period is required after you file your initial claim. Do not wait to file your claim. File as soon as you become unemployed. You will not receive benefits during the waiting period.

You must register for work to qualify for benefits, unless you have a date to return to work or belong to a union hiring hall.

Information You Must Provide

You will need to provide DWD the following information to file your claim. If you are visiting a WorkOne Center, please bring this information with you on your first visit.

- Your complete name, address, and zip code.
- Your Social Security number (your claim *will not* be processed without it).
- Personal identification (i.e., driver's license, photo ID, alien card).
- Name, address, and telephone number of your last employer.
- Dates worked at your last place of employment.
- The reason you are unemployed.

Do I Qualify for Benefits?

You only qualify for unemployment benefits if you are unemployed through no fault of your own. When filing your claim for benefits, be sure to give complete and accurate information about why you are no longer working. You must also be registered for work to be eligible for benefits.

You may register for work online at **www.in.gov/dwd** where you will be connected with the information and resources you need to find a job. If you are without internet access, you may register for work at your local WorkOne Center.

Even if you are not eligible for benefits, you may register for work using DWD's many job search resources. Log on to **www.in.gov/dwd** or visit your local WorkOne Center to see what DWD has to offer.

Three factors determine if you qualify for benefits.

- 1. How much money you earned in the base period,**
- 2. Why you are unemployed, and**
- 3. If you are able, available, and actively seeking full-time work.**

These factors are addressed in more detail below

1. How much money did you earn in your base period?

Your benefit amount depends on how much money you earned while working during your **base period**. The base period divides the year into four quarters of three months each.

Base Period:

Your **base period** includes the first 4 of the last 5 completed calendar quarters before the week you file an initial claim application for a new benefit year. The wages you earned during this period of time are used to determine if you qualify for benefits and to calculate how much you can be paid. The last quarter worked is called the lag quarter, and no wages from that quarter count in your base period.

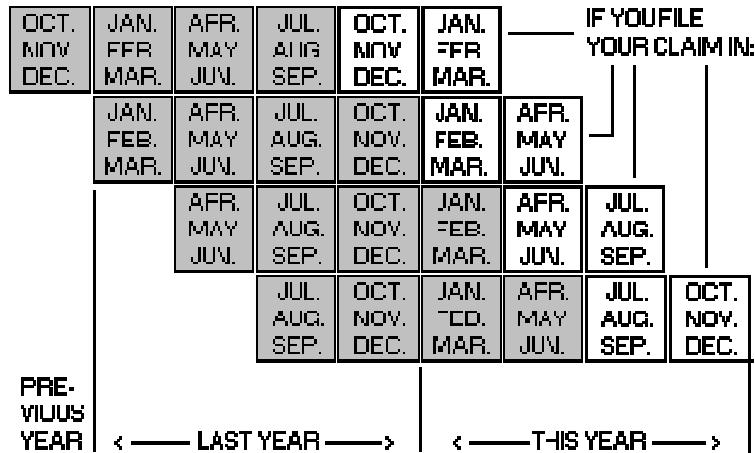
The following chart shows your base period. The four shaded quarters in each row are the base period quarters for a claim started in the far right quarter of the same row.

To establish a valid claim, you must have total wage credits during your base period that are equal to at least one and one-fourth (1.25) multiplied by your highest quarter wages. You must also have base period wages totaling at least \$2,750, with \$1,650 of those wages earned in the last six (6) months of the base period.

See example on following page.

Do I Qualify for Benefits? (Continued)

Example: A claim started in April 2006 has a base period that starts on January 1, 2005 and ends on December 31, 2005. In order to qualify for benefits, this claimant must have earned total base period wages that are 1.25 times greater than his highest quarter wages. Also, he must have earned at least \$2,750 during the base period (January 1, 2005 through December 31, 2005), and at least \$1,650 during the last 6 months of the base period (July 1, 2005 through December 31, 2005).



Do I Qualify For Benefits? (Continued) →

Do I Qualify for Benefits? (Continued)

2. Why are you unemployed?

You only qualify for UI benefits if you are unemployed ***through no fault of your own***. Following your separation, our online resources (www.in.gov/dwd) and our call center staff can help you understand your rights regarding employment separation. Please have all related information handy when using either of these resources.

If you quit or were fired:

A claims deputy within the agency's administrative office will need to make a determination of whether or not you are eligible for benefits. You must provide ***fact finding*** information as part of your online application or submit the fact finding sheet in addition to your paper application.

Your benefit eligibility determination will be based on the fact finding information you provide. Please fill out this information as completely as you can.

Your most recent employer and your base period employer(s) may be contacted for information regarding your claim. When this process is complete, you will be sent a *Determination of Eligibility* (see page 9).

If you were fired for "just cause":

If you were fired for "just cause" you may not qualify for benefits. Just cause includes, but is not limited to:

- Giving false information on a job application,
- Knowingly breaking an employer's rules,
- Unexcused absence or tardiness,
- Purposely damaging the employer's property,
- Refusal to obey employer instructions,
- Reporting to work under the influence of drugs and/or alcohol,
- Consuming drugs and/or alcohol on the job,
- Conduct that threatens the safety of others,
- Conviction and imprisonment for a serious crime, and
- Breach of a duty you owed your employer.

If you quit voluntarily:

If you quit voluntarily without good, work-related reasons, you may not qualify for benefits. Good, work related reasons include, but are not limited to:

- Your employer arbitrarily (unreasonably) changes the terms or conditions of your work,
- Safety violations at your work site,
- Harassment, and
- Domestic or family violence.

Some exceptions are made for those who voluntarily leave work for other reasons. Please visit www.in.gov/dwd for more information on these special conditions, or contact DWD at 1-800-891-6499.

Do I Qualify for Benefits? (Continued)

3. Are you able, available, and actively seeking full-time work?

Your benefits could be denied or reduced if you:

- Refuse a suitable offer of work,
- Fail to go to a job referral made by your local WorkOne Center,
- Cannot show proof that you are actively searching for work according to work search requirements (Explained on page 16-17), or
- You are temporarily not available for work due to illness, injury, leave of absence, or you are on suspension due to work-related misconduct.

Even if you have a work search waiver, you must be mentally and physically able and available to work.

Your benefits can be reduced by $\frac{1}{3}$ of your weekly benefit amount for each day you are unavailable.

What is a suitable offer of work?

An offer of work will be suitable if it is reasonably similar in location, type of work, and pay to your previous work experience. The longer you remain unemployed, the more likely it becomes that an offer of work will be considered suitable. You must be willing to expand your work search beyond your normal trade or occupation and to accept work at a lower rate of pay in order to remain eligible for benefits as the length of your unemployment grows.

How Will I Know If I Get Benefits?

Soon after you file your claim you should receive a *Wage Transcript and Benefit Computation*. Receiving this notice does not guarantee that you will receive benefits; however, you must read the notice carefully. Make sure the information on the front and back are correct because this information will be used in determining your eligibility for benefits. (See figure A; 1 thru 5.)

1. Are your name and address correct?
2. Is your Social Security Number correct?
3. Are wages listed under your name?
4. Are the employers listed correct and complete?
5. Are the wage amounts correct?

Contact DWD immediately if any of the information is incorrect on your *Wage Transcript and Benefit Computation*.

Figure A

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT
BENEFIT DETERMINATIONS
10 NORTH SENATE AVENUE
INDIANAPOLIS INDIANA 46204-2277

FORWARDING SERVICE REQUESTED

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
INDIANAPOLIS IN
PERMIT NO. 9647

1. Is your name and address correct?

Thomas J Jefferson
100 N Capitol
Monticello IN 40000-0000

Wage Transcript and Benefit Computation (Back)

2. Is the Social Security number yours?

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT
WAGE TRANSCRIPT AND BENEFIT COMPUTATION
CONFIDENTIAL RECORD PURSUANT TO IC 22-4-19-6 IC 22-4-1-6

SOCIAL SECURITY NUMBER	LOCAL OFFICE	CLAIM LEVEL	CLAIM TYPE	BASE PERIOD		BENEFIT PERIOD		APPLICATION DATE	DATE COMPUTED
				BEGIN	END	BEGIN	END		
123-45-6789	700	REG	UI	00/00/00	00/00/00	00/00/00	00/00/00	00/00/00	00/00/00
EMPLOYEE				NAME OF EMPLOYER		ACCOUNT NUMBER	QTR/YR	WAGES REPORTED	
TJ JEF	ABC COMPANY					00000000 -000	1/01	5,000.00	
TJ JEF	ABC COMPANY					00000000 -000	4/00	4,337.00	
TJ JEF	ABC COMPANY					00000000 -000	3/00	3,676.00	
TJ JEF	ABC COMPANY					00000000 -000	2/00	4,196.00	

3. Are the wages listed under your name?

4. Are employers listed correct and complete?

5. Are the wage amounts correct?

Wage Transcript and Benefit Computation (Front)







Remember—you have 10 days to request corrections to this information.

How Will I Know if I Get Benefits? (Continued)

Determination of Eligibility

This notice will be mailed to you after a claims deputy reviews the fact finding information you have provided. It states whether or not you qualify for benefits. It also explains how and why the decision was made. Please review the information in the Determination of Eligibility carefully. See example below.

	DETERMINATION OF ELIGIBILITY INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT State Form 10 N. SENATE AVE. INDIANAPOLIS, IN 46204-2277 CONFIDENTIAL RECORD PURSUANT TO IC 4-1-6, IC 22-4-19-6	
		
Name and Address of Claimant John Doe 123 Main Street Apt A Indianapolis, IN 46204		RE: ABC Company SSN: 1111 Issue: 222343 BYE: 08/25/2007 Separation Date: 08/29/2006 Claim Level: REG Employer Acct #: 123456000
Issue(s) Involved: Voluntarily left employment without good cause in connection with the work.		
Circumstances of Case The claimant quit due to personal reasons that are not attributable to the employer.		
Conclusion of Case The claimant voluntarily left employment without good cause in connection with the work. Although the claimant may have valid personal reasons for leaving, they are personal in nature and not related to the employment. The claimant is ineligible for benefits in accordance with IC-22-4-15-1. In accordance with IC-22-4-11-1(d)1 the employer is relieved of charges. Benefits are suspended and reduced as shown below.		
Legal Result of Case CLAIMANT: YOUR BENEFIT RIGHTS ARE SUSPENDED EFFECTIVE WEEK ENDING 09/02/2006 UNTIL YOU HAVE EARNED YOUR WEEKLY BENEFIT AMOUNT IN EACH OF EIGHT WEEKS. YOUR MAXIMUM BENEFIT AMOUNT IS REDUCED BY 25%. EMPLOYER: THE EMPLOYER'S ACCOUNT WILL NOT BE CHARGED FOR BENEFITS PAID AFTER 09/02/2006 ON WAGES EARNED PRIOR TO THIS DATE. Claimant will not receive weekly unemployment insurance benefits.		
Date Determination Mailed 09/19/2006	Deciding Office UI CLAIMS ADJUDICATION CENTER	Signature of Deputy C. DEPUTY
RIGHT OF APPEAL: THIS DETERMINATION WILL BECOME FINAL ON 09/29/2006 IF NOT APPEALED. EITHER PARTY MAY APPEAL THIS DETERMINATION AND REQUEST A HEARING BEFORE AN ADMINISTRATIVE LAW JUDGE WITHIN TEN DAYS OF THE DATE THIS DETERMINATION WAS MAILED OR OTHERWISE DELIVERED. PLEASE SEE REVERSE SIDE FOR APPEAL PROCEDURE		
IMPORTANT NOTE TO CLAIMANT: If you appeal this determination, you must continue to submit vouchers each week while unemployed.		
		00345681124 DHARQPBZR REG 08/25/2007 222343

How Much Will My Benefits Be?

Your benefits are limited by a few factors:

- 1) Length of time you may receive benefits,
- 2) Maximum weekly benefit amount, and
- 3) Maximum benefit amount.

How Long May I Receive Benefits?

- You may draw benefits for up to 26 weeks, or until your maximum benefit amount (MBA) has been reached (See below).

Your claim is good through your **benefit year end** (BYE) date.

- Your benefit year consists of the 52 weeks beginning with the first week you filed your claim.
- Your BYE date is printed on your voucher.
- You may re-open your claim if you become unemployed more than once before your BYE.

Is There a Limit to the Total Amount of My Benefits?

The total amount of your claim is limited by your **Maximum Benefit Amount (MBA)**. It is shown on your *Wage Transcript and Benefit Computation*. (See figure B; number 6.)

Your MBA will be the lesser of:

- 28% of your total base period wages (up to \$9,250 per quarter). (See page 4 for information on the Base Period), or
- 26 times your Weekly Benefit Amount (WBA).

Figure B

Figure B

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT

WAGE TRANSCRIPT AND BENEFIT COMPUTATION

CONFIDENTIAL RECORD PURSUANT TO IC 22-4-19-6 IC 22-4-1-6

SECURITY NUMBER	LOCAL OFFICE	CLAIM LEVEL	CLAIM TYPE	BASE PERIOD		BENEFIT PERIOD		APPLICATION DATE	DATE COMPUTED
				BEGIN	END	BEGIN	END		
123-45-6789	700	REG	UI	00/00/00	00/00/00	00/00/00	00/00/00	00/00/00	00/00/00
EMPLOYEE	NAME OF EMPLOYER			ACCOUNT NUMBER		QTR/YR	WAGES REPORTED		
TJ JEF	ABC COMPANY			0000000 -000		1/01	5,000.00		
TJ JEF	ABC COMPANY			0000000 -000		4/00	4,337.00		
TJ JEF	ABC COMPANY			0000000 -000		3/00	3,676.00		
TJ JEF	ABC COMPANY			0000000 -000		2/00	4,196.00		
WBA	MBA	FIRST QUARTER WAGES	SECOND QUARTER WAGES	THIRD QUARTER WAGES	FOURTH QUARTER WAGES	TOTAL WAGES			
220.00	48,160.00	4,337.00	3,676.00	4,337.00	5,000.00	17,209.00			

6. Your MBA.

7. Your WBA.

How Much Will My Benefits Be? (Continued)

How much will my weekly payment be?

Your **weekly benefit amount** (WBA) is shown on your *Wage Transcript and Benefit Computation* (See figure B, number 7, page 10). Your WBA is based on the highest wages you earned in any one quarter of your base period. Your WBA is:

Five percent (5%) of the first \$2,000 you earned in the highest quarter of your base period.

PLUS

Four percent (4%) of the amount you earned over \$2,000 (up to a maximum of \$9,250*) in the highest quarter.

*If your highest quarter wages are more than \$9,250, you will only be allowed to count \$9,250 of your wages.

What is the maximum weekly benefit amount?

The maximum weekly benefit amount is \$390. This amount is set by Indiana law.

**2006
Maximum Weekly Benefit Amount =
\$390**

How Much Will My Benefits Be? (Continued)

Partial Benefits

You may qualify for partial benefits if your employer reduces your work hours to less than your regular full-time work week, or if you take a part-time job **and** you earn less than your weekly benefit amount (WBA).

If you disagree with any decision made regarding partial benefits or a reduction of your benefits, you have the right to request an explanation in writing.

How Partial Benefits are Calculated:

*Wages earned from an employer **not** on your wage transcript or in your base period:*

- **If you earn 20% or less of your WBA** from an employer that is not listed on your wage transcript, no deduction will be made from your benefit payment.
- **If you earn more than 20% of your WBA** from an employer that is not listed on your wage transcript, a dollar-for-dollar deduction will be made from your benefit payment for all wages earned in excess of 20% of your WBA.
- **If you work odd jobs** for anyone other than your base period employer(s), a dollar-for-dollar deduction will be made after an amount equal to 20% of your weekly benefit amount has been earned.

Wages earned from a base period employer:

- **If any wages are earned from a base period employer**, a dollar-for-dollar deduction will be taken from your benefit payment.

For ALL EMPLOYERS:

You must report **all income**, including **cash payments** for work done.

Example:

Your WBA is \$200. You earn \$50 one week working for an employer who was not one of your base period employers. Since 20% of \$200 is \$40, you will receive a dollar-for-dollar deduction for \$10 of your earnings, reducing your WBA to \$190. If the \$50 had been earned from a base period employer, you would have received a \$50 deduction (WBA reduced to \$150).

Partial Benefit Exclusions

You **do not** qualify for benefits if you are working full-time. This includes:

- Working full-time on commission, and
- Working full-time, but earning less than your WBA.

How Do I Get My Benefit Payment?

The quickest filing method is online at **www.in.gov/dwd**, or you can go to your local WorkOne Center to open your claim, if you have not already done so. You will receive a claim voucher for the **waiting period week** within one week after you file your initial claim. You must fill out this voucher to receive credit for the waiting period week. You will not receive payment for this week, but you must fill out a claim voucher for your waiting period week in order to remain eligible for monetary benefits.

Claim Voucher

Your claim voucher is what you use to request payment for benefits. Unemployment claims are based on a calendar week beginning with Sunday and ending with Saturday—this is sometimes referred to as the *Calendar Week End (CWE)*. After the waiting period week:

If you filed online—you will not receive any more claim vouchers in the mail. You must continue to file your weekly claims online. The online system will provide you with step-by-step instructions.

If you filed by mail—the following week you will be mailed a voucher to complete and return for your first week's claim. You will receive a voucher each week you are unemployed. Your benefit payment could be delayed if you fail to complete your voucher properly, so make sure to answer all questions. Write down wages/pay earned for the week and don't forget to sign your name.

How To Fill Out The Voucher

The quickest and easiest way to file for benefits and fill out claim vouchers is online at **www.in.gov/dwd**. If you filed in-person, you will need to fill out paper vouchers arriving through the mail. Both online and paper vouchers ask you to provide the same information.

If you filed in person and did not receive your voucher in the mail, or you have lost it, you may download a claim voucher at **www.in.gov/dwd** under *Forms and Downloads*, or get one at your local WorkOne Center.

When your paper voucher is mailed to you, it may already have your Social Security Number and other information pre-printed. Use **black ink only** when filling out the voucher.

For all vouchers (paper and online) make sure you:

- **Provide your social security number in the space marked SS# (If it's not already there),**
- **Answer all questions on the voucher, and**
- **Fill in all answer boxes completely.**

How To Fill Out The Voucher (Continued) →

How Do I Get My Benefit Payment? (Continued)

Employment Information

Questions 1 through 5 ask about employment for the week you are claiming. Answer yes to a question **only** if it applies to the week you are claiming. Remember— your claim week always begins on Sunday and ends on Saturday.

Listed below are the questions you will be asked when filing your claims voucher online at **www.in.gov/dwd**, or by mail (Figure A, Page 15) and some guidelines to help you answer them completely.

1. Did you work, receive holiday, vacation, or severance pay this week?
 - Report any work you did during the week you are claiming, even if you haven't been paid for it yet, such as:
 - regular payroll,
 - part-time employment,
 - temporary employment,
 - payments made in cash,
 - payments made by some other method (room and board, trading labor, being given a material item),
 - income from self-employment, or
 - holiday/vacation/severance pay.
 - If you had income for the week it may change the amount of your benefits for the week you are claiming (*see page 12 for more information on partial benefits*).
2. Did you refuse work, quit, or get discharged/fired during the week you are claiming benefits?
3. Was there a change in your retirement/pension pay or agency-approved school or training status?
 - Answer "yes" if any other types of benefits increased or decreased, or if you quit or started school or training. This may change the amount of your benefit.
4. Were you unable to work or unavailable for work? Why?
 - Mark the box of any day you were not able to work or look for work, and write in the reason why.
5. Did you return to work full-time during the week you are claiming benefits?
 - Answer "yes" or "no."

If you answered "yes" to any of the questions numbered 1 through 5 above, you will need to provide fact-finding information.

- **Online Filers** will be asked to provide this information online. The system will guide you through this process.
- **Paper Voucher Users** must contact the DWD for further instructions. *Do not mail the voucher.*

How Do I Get My Benefit Payment? (Continued)

Figure A

CLAIMANT VOUCHER
State Form 43805 (R3 / 4-05)
Department of Workforce Development

CONFIDENTIAL RECORD Pursuant to IC 22-4-19-6, IC 4-1-6

FILL THE BOX COMPLETELY WITH A BLACK INK PEN ONLY. ☐ RIGHT ☒ WRONG

I claim unemployment benefits the week ending SATURDAY. All questions refer to that week.

YES NO If you answer YES to questions 1-4, contact your local office.

☐ 1. Did you work ☐ receive holiday ☐ vacation ☐ or severance pay ☐

Employer Name _____ Earnings before deductions _____

☐ 2. Did you refuse work, quit or get discharged during the week you are claiming benefits?

☐ 3. Was there a change in retirement/pension pay, or in agency approved school or training status?

☐ 4. Were you unable to work, or unavailable for work? Why? _____

Mark which day(s) of the week. SUN MON TUE WED THUR FRI SAT

☐ 5. Did you return to work full-time during the week you are claiming benefits?

SS OL LO OT OWE BYE

List three job contacts made this week.

DATE	COMPANY NAME	ADDRESS	PHONE	RESUME	IN PERSON	RESULTS
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____

I hereby certify that I fulfilled the registration for work requirements, that I am not receiving subsistence allowance for training or education that would make me ineligible for benefits. I understand that making false statements on this form is unlawful and that I could be subject to penalties including criminal prosecution.

SIGNATURE _____ DATE _____

Write new return address on front. Mark here if your address has changed. ☐

Claim Voucher Summary

Every time you submit a claim voucher, you are certifying that you:

- Fulfilled the registration for work requirements,
- Are not receiving subsistence allowance (payment) for training or education that would make you ineligible for unemployment benefits,
- Have reported any and all work, earnings, and self-employment activity for this week, even if you haven't received payment for it yet,
- Have reported anything that interfered with your ability to work full-time this week,
- Have given only true and accurate answers and information in the application for benefits, and
- Are aware that if you knowingly or purposely fail to disclose information or make false statements to receive unemployment benefits, you may:
 - Lose your unemployment benefits,
 - Be required to repay benefits received improperly with interest and penalty,
 - Eliminate your chance to use the wages for future benefits, and
 - Be subject to civil and criminal prosecution.

How do I get my Benefit Payment? (Continued)

Work Search Information

The second half of the claimant voucher asks you to list all job contacts you made during the week. The job contacts you list must have been made within the week you are claiming. Fill in the box that asks if you made contact with the employer by phone, in person, or if you sent a resume. (*Make a note about the result of your contacts*). If you are filing online at **www.in.gov/dwd**, you can submit the information immediately. If you are filing by mail, you must:

Sign, stamp, and mail your voucher to:

ATTN: BENEFIT PAYMENTS
INDIANA DEPT OF WORKFORCE DEVELOPMENT
10 N SENATE AVE
INDIANAPOLIS IN 46204-2277

Or take the voucher to the WorkOne Center nearest you.

What are my work search requirements?

- 1) Perform the minimum number of work searches per week,
- 2) Keep a written log of all work search contacts, and
- 3) Present the log to the Department of Workforce Development upon request.

How many work searches must I perform each week?

You must perform **3 work searches** per week.

How Do I Get My Benefit Payment? (Continued)

What is a work search?

A work search is a course of action that would ordinarily lead to full-time employment for someone in the same or similar position as you, the claimant. Not all work search methods are appropriate for all fields of work. You must do that which is customary in your field of work. Appropriate work search activities include, but are not limited to, the following:

- Registering for job-matching and reemployment services at www.in.gov/dwd or at your local WorkOne Center.
- Registering with your union hiring hall.
- Completing a job application in person or online with employers who may reasonably be expected to have openings for suitable work.
- Mailing a job application and/or a resume, as instructed in a public job notice.
- Making in-person visits with employers who may reasonably be expected to have openings for suitable work.
- Sending job applications to employers who may reasonably be expected to have openings for suitable work.
- Interviewing with potential employers, in person or by telephone.
- Registering for work with private employment agencies or placement services.
- Using the employment resources available at WorkOne Centers that may lead directly to obtaining employment, such as:
 - obtaining and using local labor market information,
 - participating in skills assessments for occupation matching,
 - participating in instructional workshops, or
 - obtaining and following up on job referrals from the WorkOne Center.
- Attending job search seminars, job club meetings, job fairs, or employment related workshops that offer instruction in improving individuals' skills for obtaining employment.
- Registering with a placement facility of a school, college, or university, if one is available to you in your occupation or profession.
- Using online job matching systems, including DWD's Internet-based system, to submit applications/resumes, search for matches or request referrals, and/or apply for jobs.
- **Contacting an employer a second time only if 5 weeks have passed since the previous contact or the employer specifically requested you make a second contact before 5 weeks have passed.**

Random work search audits are performed on claimants. Please keep accurate records.

How do I get my Benefit Payment? (Continued)

How Can I Get Work Search Help?

You must be registered for work and show you are making an effort to find work each week. To register for work, log onto the DWD job bank at **www.in.gov/dwd**, or visit your local WorkOne center. You are required to list work search information on the paper or online vouchers you fill out each week (*see pages 13-15 for instructions on the voucher*).

Keep a record of your job contacts by using the form in Appendix A at the back of this handbook.

Employment Services

The task of finding a new job can be difficult. Log on to **www.in.gov/dwd** for assistance with finding a job. Visit your local WorkOne Center for help with training for a new career, learning or improving job skills, or finding a job. Each of DWD's WorkOne Centers offers a computerized job-matching system, skills training, resume writing assistance, GED test preparation, information resource areas and much more.

Special Job Search Assistance (Profiling and Re-Employment Services)

Federal legislation requires DWD to identify claimants who are at ***high risk of exhausting regular UI benefits*** and would benefit from job search assistance and training. The information you give us when you apply for benefits can help determine whether or not you may have difficulty finding a new job.

The profiling system targets such claimants based on:

- Whether or not you are on recall status with your employer,
- Your ability to use a union referral service with your employer,
- Your occupation and work history,
- Your education, and
- The unemployment rate in your geographical area.

If you qualify for special job search assistance, you will receive a letter letting you know that you qualify and instructing you what to do next.

If you are selected for these services, it is very important that you participate as required. **Failure to respond to this letter and participate in reemployment assistance could result in suspension of your benefits.**

How do I get my Benefit Payment? (Continued)

After You File Your Initial Claim

Receipt of Payment

If you are eligible, you will receive a benefit payment and a new voucher (if you've filed by mail) within 10 days. If you do not receive a payment within 10 days, contact DWD. Your benefit payment will arrive in the form of a debit card, not a paper check. All payments will be made using debit cards.

What If You or Your Employer Filed an Appeal?

Keep filing your claim voucher—by mail or online—if you are waiting for an appeals decision. If the decision is in your favor, you will be paid for your qualifying weeks following the final decision.

Overpayments

It is very important that all information you give is accurate and truthful. You will have to pay back any money you receive because of incomplete and/or inaccurate information on your claim. Additionally, if your overpayment is a result of fraud, you will be required to pay a penalty amount in addition to your overpayment. See page 2 for more detail on fraud.

Debit Cards

UI benefits are now being paid by debit card instead of paper check. The debit card allows you to access your benefits from a wide network of Automated Teller Machines (ATMs), and you may use your card to make purchases directly from any retailer accepting Visa® cards. After you receive your card, you will be able to choose to receive either an email or a phone call each week you claim benefits letting you know when the funds have been added to your account.

DWD has selected ACS, Inc. to handle the processing and servicing of your debit card. An ACS Customer Service Call Center is available 24 hours per day, 7 days per week to answer your debit card questions and provide account information. The ACS Call Center can be reached at 1-888-393-5866. Also, you may visit the website **www.EPPICard.com** for up-to-date information about your UI debit card account. More details about debit cards can be found on the following pages.

Keeping Payment Records

If you file online, you may access your payment records through your CS3 or CSS account, the same account you use to file each week. If you file by mail, you will still receive your check stub information with your paper voucher. Keep copies of these for your personal records. You may need them for tax purposes or for receiving sub pay.

How do I get my Benefit Payment? (Continued)

How to Use Your Debit Card

Your UI benefits debit card is a Visa® prepaid debit card. Your benefits will be directly deposited into your personal card account, a Visa® prepaid debit account. DWD will post your weekly deposits to the account for your convenience. You are not allowed to spend more than the amount of funds posted to your account. Your card can be used to withdraw funds from either ATMs or bank tellers, and it can be used for purchases directly from retailers (grocery, department store, pharmacy, etc.) everywhere Visa® debit cards are accepted.

What do I do when I get the new debit card?

- Your card will be sent to you in the mail, after your eligibility determination.
- You should activate your card immediately after you receive it by calling the customer service number shown on your card (1-888-393-5866) and selecting a personal identification number (PIN), as instructed when you receive your card in the mail.
- You may use your card only after benefits have been deposited in your account.

How do I use my Visa debit card to get cash at an ATM or Bank?

You are allowed 1 free cash withdrawal with each deposit to your account at ***either*** a participating bank ATM or a Visa® member bank teller window. ***Only one withdrawal will be free—you pick whether you want that to be at an ATM or teller window.***

Using your free withdrawal at an ATM:

- You can get free ATM cash withdrawals ***only*** at National City Bank, Old National Bank, MoneyPass ATMs, or 7-Eleven stores.
 - Insert the card and enter your PIN.
 - Press either the “checking” or “savings” button when the ATM asks you to do so.
 - Select “Cash Withdrawal.”
 - Enter the amount of cash needed and press “Enter.”
 - Don’t forget to take your receipt.

Using your free withdrawal at a Visa member bank teller:

- You may use your debit card to perform a bank teller transaction at any Visa® member bank.
 - Visa® member banks are banks that accept Visa® cards and will often display the Visa® logo on and around their bank branch offices.
 - If you are unsure if your bank is a Visa member bank, simply ask the teller.
 - 95% of banks in Indiana are Visa member banks, and you can perform your free transaction at any of these banks’ ***teller windows*** (***NOT the ATM***).
- Present your card and tell the cashier the amount of cash you wish to receive (this is often called a “cash advance transaction”).
- You may be asked to show identification and sign a receipt.

How do I get my Benefit Payment? (Continued)

How to Use Your Debit Card (Continued)

How do I use my Visa debit card to make purchases?

- Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for cash back with your purchase at many merchant locations including anywhere you see the Visa®, Interlink®, or Plus® logos displayed.
- There is no fee for these purchases.
- You can request “cash back” with these purchases at a number of retailers.
- There is no limit to how many purchases you make.

Can I transfer the money on my Visa debit card to my personal checking or savings account?

- Yes, as long as the bank where you keep your personal checking or savings account is a Visa® Member bank (95% of Indiana banks are Visa Member banks).
- Take your card to your bank teller window and ask that an amount be withdrawn from the card and transferred into your checking or savings account.
- This withdrawal counts as your “free withdrawal,” and you will only be charged for the deposit if that is ordinary practice for your bank.
- Tellers may refer to this process as a “cash advance” procedure. The teller will withdraw the funds from the card and deposit them into your account.
- You **DO NOT** have to go the bank ATM to make this transaction. In fact, you will be charged a fee for using an ATM at a bank that is not one of the participating bank ATMs (National City, Old National, MoneyPass, or 7-Eleven). However, you will not be charged a fee for making these transactions at the **bank teller window**.

If the Visa® bank teller does not recognize your card and will not perform your transaction, verify that the bank is indeed a Visa® bank, then call 1-888-393-5866 and report the location.

What transaction fees are associated with my debit card?

There are no automatic monthly fees for managing your account, but there are some transaction fees associated with certain uses of your debit card. Please see the fee statement that is included with your card for further details. You can avoid incurring these fees if you make use of your one free withdrawal with each deposit as well as point-of-sale purchases.

How do I get my Benefit Payment? (Continued)

How to Use Your Debit Card (Continued)

What is an ATM surcharge?

A surcharge is a fee charged by the bank or entity that owns the ATM. This fee is not charged by ACS (your Visa Debit Card account manager) or DWD, and you will be charged this surcharge fee in addition to any fees you may be charged by ACS. To avoid this fee, make all of your withdrawals from surcharge-free ATMs.

The following ATMs are surcharge-free (though your transactions may still be subject to ACS transaction fees after you have used your free withdrawal per deposit):

- National City Bank
- Old National Bank
- MoneyPass
- Alliance One
- 7-Eleven

Note: The ATM surcharge message may still appear even if you are using one of the surcharge-free ATMs. Accept the surcharge if you want to make the transaction. You **WILL NOT** actually be charged the surcharge amount as long as you are using one of the above-listed surcharge-free ATMs.

Where can I find information about my debit card account?

You can obtain your account balance and transaction history in a couple of ways. You can call the ACS Call Center (1-888-393-5866) or visit **www.EPPICard.com** online. You can also access your balance (without transaction history) through an ATM inquiry. Online account access is always free, but you may be charged a fee if you choose to use the ACS Call Center or perform an ATM inquiry. Please see the fee information included with your cards for details. You can also view general information about the debit card program at **www.in.gov/dwd**.

Where can I get help?

You may continue to contact DWD with questions about **benefits**, such as:

- Benefit eligibility;
- The amount of your benefit payment; and
- How long you may receive benefits.

You should contact the ACS Call Center (1-888-393-5866) with any questions about your **debit card** or **debit card account**, such as:

- Why your card hasn't arrived;
- Your card balance or transaction history; and
- Reporting lost or stolen cards.

View information about your debit card account at **www.EPPICard.com**.

What If I Disagree With a Benefit Decision?

If your claim for benefits is denied or your benefits are reduced and you disagree with that decision, you have the right to an **appeal**. Your appeal will be heard in front of an **Administrative Law Judge (ALJ)**. Your employer also has the right to appeal. Regardless of which party appeals the decision, your former employer will also be present at the hearing. There is no charge to either party for filing an appeal.

How Do I File an Appeal?

After you have filed your claim and submitted any additional information requested of you, you will receive a *Determination of Eligibility* through the mail. This notice will state whether or not you qualified for benefits and explain how/why the decision was made. If you disagree and choose to appeal the decision you must:

1. Fill out the *Notice of Appeal* (shown Figure A, page 21) on the back of the *Determination of Eligibility* form.
2. File your request for an appeal **within 10 days** of the date it was mailed to you.
3. Maintain a copy of this request for an appeal for yourself.
4. File the request by mail or in-person at your local WorkOne Center

File by Mail

You must fill out all the information on the *Notice of Appeal* form in order to have an appeals hearing in front of an Administrative Law Judge (ALJ). You need to:

- State the specific reasons you disagree with the decision,
- If applicable, check the line if you need an interpreter (this is provided at no charge to you),
- Indicate the location of the work site,
- Sign your name and check the box that says “*claimant*,” and
- Mail the appeal to the address on the form **within 10 days** after the mailing date of the *Determination of Eligibility*.

File In Person

Go to a WorkOne Center within 10 days after the mailing date of your *Determination of Eligibility*. You need to:

- Take your *Determination of Eligibility* with you,
- Tell the local WorkOne Center representative you would like to file an appeal, and
- If necessary, allow the representative will help you fill out the correct forms.

What if I Disagree With a Benefit Decision? (Continued)

Figure A

Claimant Name:	THOMAS J	JEFFERSON	Social Security:	123-45-6789
Employer Name:	ABC COMPANY		Account Number:	0000000-000

NOTICE OF APPEAL

TO THE CLAIMANT: If the Legal Result of Case states your weekly benefits have been reduced or suspended, or your maximum benefit amount has been reduced you have the right to appeal this decision. Follow the steps below.

TO THE EMPLOYER: If the Legal Result of Case states no penalty is imposed you have the right to appeal this decision. Follow the steps below.

If you have any questions concerning this decision, please refer to the "Claimant Handbook" or contact your Local Office.

- APPEAL -

I disagree with the determination and request a hearing before an Administrative Law Judge due to the following reasons:

IMPORTANT NOTICE TO APPEALING PARTY: In order to properly schedule this hearing, provide city and state where claimant last worked for above employer.

City _____, State _____

If you wish to have an interpreter for this hearing check one of the following:

____ Sign Language ____ Spanish ____ Other, specify _____

Signature _____ Date _____ Telephone Number _____

____ Claimant
____ Employer

PLEASE MAIL THIS ORIGINAL DOCUMENT TO:
Indiana Department of Workforce Development
Unemployment Insurance Appeals
311 W Washington St, Ste 101
Indianapolis IN 46204

The postmark on this envelope will indicate the filing date of the appeal.

General hearing instructions will appear on your hearing notice.

CLAIMANT NOTE: Continue to file weekly vouchers for any weeks you are totally or partially unemployed.

IMPORTANT: If you do not appear at the hearing, the Administrative Law Judge could issue a decision that will be unfavorable to you.

For Claimants: You may have to pay back any benefits you have received

For Employers: Your account may be charged for any benefits paid.

Note: Continue filing your vouchers for UI benefits for each week you are totally/partially unemployed. If the appeal is decided in your favor, you will receive benefits only for the weeks you have filed. However, if the appeal is decided in the employer's favor, you may have to pay back any benefits you have received.

-Coming Soon-

There are currently no provisions for filing appeals online, but DWD's new Uplink system will allow you to file appeals online in 2007.

What if I Disagree With a Benefit Decision? (Continued)

The ALJ Hearing

You will be notified by mail if an appeal has been filed on your claim. You will later be notified of the date of your appeals hearing. ***If you filed the appeal, you must attend the hearing or your appeal will be dismissed.*** The ALJ hearing your appeal will mail you a *Notice of Hearing* at least 10 days before the scheduled hearing date. You will receive an envelope containing the *Notice*, as well as *General Instructions*, an *Acknowledgement/Participation* sheet, and a return envelope. Make sure your name and address are correct on the *Notice*.

The *Notice* will have information on the place, date, and time (the time indicated is the local time of the hearing site) of your hearing. The *issue* paragraph will have a short statement of the issue(s) and the particular law/regulation involved, as well as the subject of the hearing. Most hearings concern one of the following:

- If you voluntarily quit, was there good cause in connection with the work?
- Did the employer have just cause for a discharge/firing?
- Are you, the claimant, physically and mentally able to work and are you available for work and actively seeking full-time work?

Fill out the *Acknowledgement/Participation* sheet and check off the box that most closely matches your intentions concerning the hearing. Sign this sheet and include your telephone number and fax number, if any. Then mail the *Acknowledgement/Participation* sheet back to the ALJ in the enclosed envelope as soon as possible.

Your Former Employer Files an Appeal

If your former employer(s) disagrees with the decision to give you benefits, the employer may appeal DWD's decision as well. If this should happen, you will be notified of the hearing date and time.

If you were receiving UI benefits and your employer wins the appeal, you will have to pay back any benefits you may have already received. This is called an *overpayment*. Regardless of the reason for the overpayment, you are required to repay all benefits. Therefore, it is in your best interest to give accurate and complete information regarding your claim at all times.

If you cannot attend a scheduled hearing, you may request a postponement. You must notify the ALJ by fax or letter no later than 3 days before the scheduled hearing. You must send a copy of your request to the other party and state in your request for postponement that you have done so. Be sure to keep a copy of your letter or fax for your records.

What if I Disagree With a Benefit Decision? (Continued)

After the Hearing

The ALJ will review all the evidence and issue a decision approximately 2 weeks after the hearing. The decision will be based entirely upon the evidence and statements made at the hearing. It is very important that you bring to your hearing any and all evidence relating to your separation. This might include items such as: time cards, medical statements, disciplinary notices, separation notices, written communication between you and your employer relating to your separation, and any other relevant documentation.

You may appeal the ALJ's decision to the UI Review Board within 18 days of the mailing date of the ALJ decision. For further information on this option:

- Go to **www.in.gov/dwd** (Click on *Unemployment Insurance*, then *To File an Appeal*,
- Visit your local WorkOne center, or
- Call the DWD at 1-800-891-6499
In Marion County 317-232-7436
For the hearing impaired 317-232-7560

Once the Review Board has rendered a decision on your case, your next opportunity for appeal is to appeal to the Indiana Court of Appeals. The Review Board will advise you how to make such an appeal in the information provided with its decision.



Remember—if you do not appear at the hearing, the ALJ could issue a decision that would be unfavorable to you. This also could result in you having to pay back any benefits you have already received.

Frequently Asked Questions

How soon can I expect my first payment? You must file your initial claim and register for work before you will receive a payment. The quickest way to do this is online at www.in.gov/dwd (follow the link for *Job Seekers*). You can also file and register at your local WorkOne Center. The first week you do not work is considered a mandatory one-week waiting period. You will not get benefits for the waiting period week, but you must still fill out a claimant voucher for the waiting period. You should receive a debit card “loaded” with your benefit amount by mail within 10 days after you submit your second voucher. For every week you recertify, your benefit amount will be reloaded onto the same UI debit card.

Can I collect benefits from more than one claim at a time? You can only receive benefits from one claim at a time. This includes claims from other states.

Can school employees collect benefits during school vacations? Not usually. If teachers and other school employees expect to return to school at the end of scheduled breaks, they may not qualify for benefits. Some exceptions do apply, so visit www.in.gov/dwd or call or email DWD for more information.

Can I get benefits if I am a seasonal worker? If your employer has been granted seasonal status—the business operates less than 26 weeks a year) and has requested the designation of seasonal employer, you will not be eligible for benefits during the off season. You will be notified if your employer has been granted seasonal status on your *Wage and Benefit Computation*.

Can DWD give out information about my claim? Some state and federal agencies can get some information, but only what they need to do their jobs. We will not give out information to your friends or family.

Can I get benefits if I quit my job? If you quit your job without “good cause” you cannot get UI benefits, although there are some exceptions. Occasionally when “good cause” is established you may receive benefits (See *Why are You Unemployed?*, page 6).

What if I stop claiming benefits to go back to work temporarily? If you return to work, stop submitting your vouchers. If you become unemployed again, you will need to reopen your claim online at www.in.gov/dwd (click on *Job Seekers*), or report to your local WorkOne center to re-open your claim. Remember, if you want taxes withheld from your UI benefits, you must do so each time you re-open your claim.

What is an overpayment? Overpayments are benefits paid to a claimant that are later determined to have been paid in error. Overpayments occasionally occur when a claimant is paid benefits and an appeal by an employer reverses that decision. The claimant is then found ineligible for all benefits received, and those amounts must be returned.

Frequently Asked Questions

Do I have to pay back overpayments? Yes. Anytime a claimant receives benefits for which he/she is not eligible, the claimant must pay back the same amount of benefits, plus any taxes or deductions withheld. This can be done on a payment schedule. Regardless of the reason for the overpayment, once one has been determined, all affected benefits must be paid back. The State of Indiana has the right to withhold state income tax returns and lottery winnings in order to recover any overpayments that have not been repaid.

What happens if I move? If your address changes, you must notify DWD by one of three methods—in writing, in person, or by changing your address online through the claim file process at www.in.gov/dwd. (A paper *Change of Address* form appears in *Appendix B* of this handbook). Due to security reasons, changes of address cannot be done over the telephone. ***Note: If your address changes while you have an appeal pending, please check the box on the Change of Address form.***

Do I have to report earnings if I am working in another state while claiming benefits in Indiana? Yes. No matter where you are working, you must report any wages you earn while claiming benefits (this includes earnings from self-employment). DWD routinely cross-checks tax records in Indiana and other states.

What is an appeal? An appeal is the right of any claimant or employer to ask for a review of a decision made by a claims deputy, ALJ, or the Review Board. If you or your employer do not agree with a decision to allow/disallow UI benefits, either party can ask for an appeal.

What if I have questions about my claim, debit card, voucher, or forms? If you have questions regarding the status of your claim and/or filling out forms, please log on to our website at www.in.gov/dwd (click on *Unemployment Info*) or call DWD toll-free at 1-800-891-6499 or in Marion County 317-232-7436 (for the hearing impaired 317-232-7560). If you have questions about how to use your debit card or how much money has been loaded onto it, please contact the ACS Customer Service Call Center at 1-888-393-5866 or www.EPPICard.com.

What if I go out of town? If you are looking for work out of town, you may file conveniently at www.in.gov/dwd, or you can file a courtesy claim at the nearest WorkOne Center in Indiana. For out-of-state work visit the employment services agency nearest you. While looking for work out of town, be sure to keep a record of your job search contacts, as the WorkOne Center will need this information. If you are out of town for more than 2 weeks, you must transfer your claim to the WorkOne Center equivalent in that area.

Can money be deducted from my benefits for child support payments? Yes. If you owe child support payments, the Family and Social Services Agency (FSSA) has the right, through a court order, to deduct a portion of your UI benefits for child support.

Frequently Asked Questions Continued →

Frequently Asked Questions (Continued)

Do I have to pay taxes on my UI benefits? Yes. Unemployment benefits are taxable income and are subject to both federal and state/local taxes. DWD will send you an IRS Form 1099-G for tax reporting purposes, which you should receive in late January. You may choose to have 10% of your UI benefit payment withheld to pay federal taxes (there is no withholding provision for state/local taxes). You may also choose to stop withholding at any time. If you choose to have taxes withheld, you must do so each time you re-open your claim after a period of employment. Taxes are not withheld automatically.

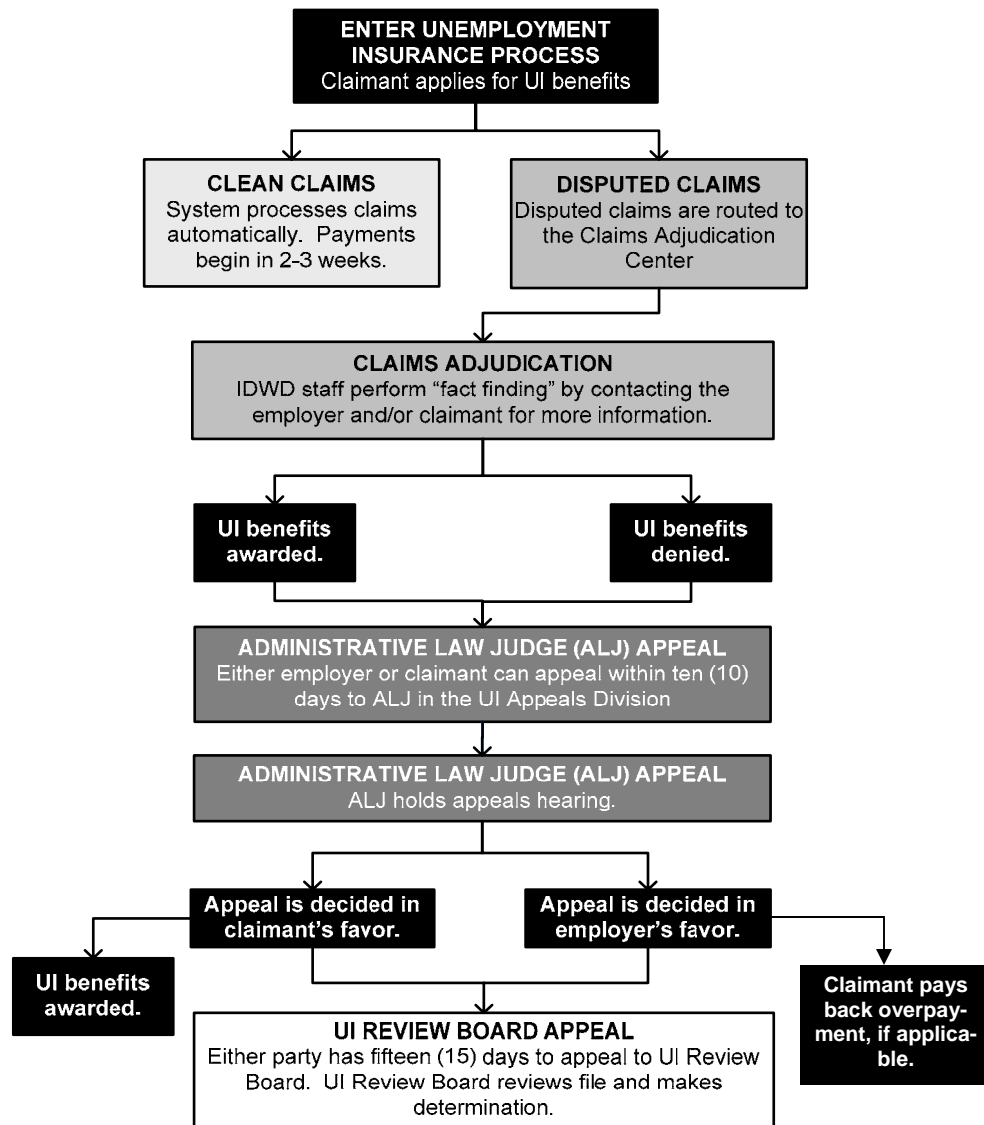
Where are the local, full-service WorkOne Centers located and what are their phone numbers?

Anderson	222 E 10 th St, Ste B; 46016-1721	765-642-4981
Auburn	936 W 15 th St; 46706-2031	260-925-0124
Bedford	918 16 th St, Ste 200; 47421-0040	812-279-4400
Bloomington	450 Landmark Ave; 47402-3000	812-331-6000
Columbus	4555 Central Ave. Ste 3; 47202-3006	812-376-3351
Elkhart	430 Waterfall Dr; 46516-3696	574-295-0105
Evansville	700 E Walnut; 47713-2561	812-424-4473
Fort Wayne	201 E Rudisell Blvd, Ste 202; 46806	260-745-3555
Gary	1776 W 37 th Ave; 46409-0081	219-981-1520
Hammond	6431 Columbia Ave; 46320-0081	219-933-8332
Indy-Eastside	2525 N Shadeland, C-3; 46219-1770	317-358-4500
Indy-Westside	805 Beachway Dr, Ste 110; 46224-7785	317-246-5400
Kokomo	709 S Reed Rd; 46901-1371	765-459-0571
Lafayette	2301 Concord Rd; 47903-5529	765-474-5411
LaPorte	300 Legacy Plaza West; 46350-5276	219-362-2175
Lawrenceburg	230 Mary Ave, Ste 100; 47025-0145	812-537-1117
Linton	1600 NE "A" St; 47441-0069	812-847-4479
Madison	620 Green Rd; 47250-1078	812-265-3734
Marion	850 N Miller Ave; 46952-5002	765-668-8911
Muncie	201 E Charles St; 47308-7103	765-289-1861
New Albany	3310 Grant Line Rd; 47151-1287	812-948-6102
Richmond	3771 S "A" St; 47374-6053	765-962-8591
Shelbyville	2325 Intelliplex Dr., Ste. 204 46176	317-392-3251
South Bend	851 S Marietta St; 46618-3253	574-237-9675
Terre Haute	30 N 8 th St; 47807-3106	812-234-6602
Vincennes	310 N 2 nd St; 47591-0430	812-882-8770

A current list of full-service Work-One Centers and WorkOne Express Centers is available at www.in.gov/dwd (click on *Job Seekers*).

UI Benefits Process

The chart below illustrates the UI claims process from the moment a claim is filed, with the potential outcomes at each step of the process.



Glossary of Terms

Administrative Law Judge (ALJ) — The Department official who conducts UI hearings (*see page 20*).

Appeal — The process through which interested parties in the claim of an employee shall be entitled to a hearing before an ALJ, the Review Board, or the Indiana Court of Appeals (*see page 20*).

Base Period — The first 4 calendar quarters out of the last 5 completed quarters. The last quarter is called the lag quarter (*see page 4*).

Base Period Employer — Any employer for whom an individual worked during the base period (*see page 4*).

Benefit Period — The 52 consecutive week period beginning with the first week an initial unemployment claim is filed (*see page 10*).

Benefits — The compensation made to individuals who are eligible for UI benefits.

Benefit Year Ending (BYE) — The date a UI claim expires (*see page 10*).

Calendar Quarter — A period of 3 consecutive calendar months (e.g.; January 1—March 31, April 1—June 30, July 1—September 30, October—December 31) (*see page 4*).

Claim — An application made by an individual for UI benefits (*see page 4*).

Fact Finding Sheet — The form that requests information regarding separation from an employer (*see page 6*).

Fraud — The act of knowingly making false statements or concealing information in order to receive UI Benefits (*see page 2*).

Just Cause — The term used to describe acceptable reasons for being fired/dismissed by an employer (*see page 6*).

Lag Quarter — The final quarter out of the last 5 completed quarters an individual worked (*see page 4*). *The lag quarter is not counted in the base period.*

Maximum Benefit Amount (MBA) — The amount to which a UI claim is limited (*see page 10*).

Overpayment — UI benefits that are paid to a claimant and later determined to have been paid in error (*see page 19*). *These overpayments must be paid back.*

Partial Benefits — The weekly benefit amounts of an eligible individual who is partially and/or part-totally unemployed (*see page 12*).

Glossary of Terms

Profiling and Reemployment — Special job search assistance (required by federal law) for those at high risk for exhausting regular UI benefits (*see page 18*).

Review Board — A board that consists of 3 individuals appointed by the governor, who impartially review UI appeals through hearings (the second step in the appeal process, following an ALJ hearing) (*see page 23*).

Voluntary Quit — Leaving employment with or without good work-related reasons (*see page 6*).

Wages — All compensation for services, including but not limited to: commissions, bonuses, severance, dismissal, vacation, sick, payments in lieu of compensation, and cash value of all compensation paid in any way other than cash.

Wage Transcript and Benefit Computation — The notice that explains how claim and benefit amounts are compensated (*see page 8*).

Waiting Period — The mandatory one-week period required after a claim is filed and before benefits are paid (*see page 3*).

Weekly Benefit Amount (WBA) — The amount of benefits an eligible individual can receive for a week of total unemployment (*see page 11*).

Work Search — The act of registering for work, and the effort to find employment required in order to qualify for UI benefits. Work search information must be recorded each week on online or mail-in vouchers (*see pages 16-17; Form Appendix A*).

Acronyms

ALJ = Administrative Law Judge

BYE = Benefit Year End

CWE = Calendar Week End

DWD = Indiana Department of Workforce Development

MBA = Maximum Benefit Amount

UI = Unemployment Insurance

USDOL = United States Department of Labor

WBA = Weekly Benefit Amount

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Appendix A

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Appendix B

<input type="checkbox"/> Check here if you have a pending appeal*		
Change of Address		
Name _____	Social Security Number _____	BYE _____
NEW Mailing Address _____		
Street/Box Number _____		
City _____	State _____	Zip _____
Current Telephone Number _____		
Signature _____		Date _____
*The local office will send a copy to the Appellate.		



For information about DWD can serve you or
your business, visit **www.in.gov/dwd**
or your nearest WorkOne Center.

General Information:
1-800-891-6499
1-317-232-7560 (TDD)
workone@dwd.in.gov



10 North Senate Avenue
Indianapolis IN 46204-2277

This is an equal opportunity program.
Auxiliary aids and services are available upon request to
people with disabilities.
For information, contact the EEO at 1-317-232-0603 or 1-
317-234-3535 (TDD).

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